

2017 Course Catalog

Train to be a
CERTIFIED MASSAGE
THERAPIST

Small Classes at affordable prices

Join Now

Our Student Clinic is open to the public.

Start a career as a Massage Therapist

Whether you enroll as a full-time or part-time student, AIM has a program with you in mind. Class sizes are small to ensure the student gets personalized instruction. Also, our school fees are amongst the lowest in the State. At AIM, we understand students are working towards a career and shouldn't be burdened by the high costs associated with other schools.

ANDAMAN INSTITUTE OF MASSAGE

3108 San Luis Rey Rd. Oceanside, CA 92058 760.453.7277

www.andamaninstitute.com

Welcome

It's an honor to welcome you to Andaman Institute of Massage (AIM). We strive to balance your learning experience in the art and clinical study of massage. This course catalog is updated annually, or whenever changes in scheduling or content occur. Prospective students and returning students can obtain the latest course catalog by contacting our main office at 3108 San Luis Rey rd., Oceanside, CA 92058 or by calling (760)453-7277. Also, a current AIM Catalog will be available for download by logging onto our web-site @ www.adamaninstitute.com/catalog. Beginning students will be exposed to faculty and staff who are dedicated to the growth and development. We emphasize what we call Goal-Focused Learning. Our core values are Compassion, Excellence, Integrity, Respect, and Self-Discipline.

"No one cares how much you know until they know how much you care."

Anonymous

Each of you are encouraged to search within yourself to find ways to strengthen these virtues in everything you do. You also will find an incredible mixture of cultural diversity at AIM. Revel in our similarities and differences, and use each interaction to help you understand the issues that separate us. With understanding comes acceptance, and with acceptance come peace and fellowship. It is our honor to offer our knowledge to each of you and we will stay true to our values. Please do not hesitate to reach out to the administration or faculty staff for any question. You will find we are all attentive and engaged in your success here at AIM. Every effort is made to ensure that the course information, applicable policies, and other materials presented here is accurate and current. The appropriate instructional departments or administrative offices will be consulted for updates, including catalog supplements. In the event a correction or update is warranted, a catalog addendum will be published electronically and will be available for download from the web-site.

Any questions a student may have regarding this catalog that have not been satisfactorily answered by Andaman Institute of Massage, may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento Ca 95833, www.bppe.ca.gov, toll-free telephone number (888)370-7589 or by fax (916)263-1897.

Mission Statement

Andaman Institute Of Massage is committed to preparing graduates for a career in the field of Massage Therapy by qualified faculty, in addition, provide preparation to successfully pass the California Massage Therapy Council (CAMTC) approved exam – MBLEX, to lead to entry-level employment. Andaman Institute Of Massage fosters values such as a commitment to pursue lifelong learning in massage therapy training promoting education which develops and advances the art, science and practice of massage therapy and to enhance the quality and effectiveness of its graduates. Andaman Institute Of Massage develops student's intellectual, analytical, and critical abilities by the knowledge gained through challenging coursework, examinations, and continuous instructor feedback. Andaman Institute of Massage believes in giving back to our local community through our involvement in the annual Oceanside charity golf event.

Objectives

Our goal is to have each student acquire the essential analytical and critical abilities, attributes, and skills necessary to obtain employment as massage professionals, empowering individuals with the professional skills and development of values necessary to achieve higher levels of career excellence in the massage industry.

AIM Enrollment

Andaman Institute of Massage is a private institution that is approved to operate by the Bureau and that "approval to operate" or "approval" means compliance with minimum state standards as outlined in the California Private Postsecondary Education Act of 2009. AIM is a non-accredited institution. As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement. AIM will offer the following course:

1. Certified Massage Therapist (CMT) - 520Hours

Facilities:

All courses will be held the location listed below. Please contact us at the number listed below for more information or directions.

3108 San Luis Rey Rd. Oceanside, CA 92058

(760) 453-7277

Web-Site: www.andamaninstitute.com Email: massage@andamaninstitute.com

Facilities (cont.):

AIM is located in the heart of Oceanside, conveniently located 1 mile west of the Interstate 5 FWY. This office is approximately 2520sq ft. We have two large classrooms can accommodate up to 8 students each. Additionally, we have a reception area, four treatment rooms, lecture room and office. We strive to make the students and faculty feel comfortable in a comfortable environment. AIM does not maintain a library as all learning material needed for graduation will be provided in the classroom. Massage periodicals or other reading material may be available, but is not a requirement for graduation. Office equipment and massage classroom equipment such as massage tables and chairs are available to students. Wi-Fi is available for student use throughout the facilities.

Admissions:

Prospective students may enroll in any of our classes or programs by visiting our office and meeting with our Chief Academic Officer. Our office hours are 10:00 am to 8:00 pm Mon-Sat, and closed Sun. Our class sizes are small to meet the individual needs of our students, so we ask that you sign up at least 30 days prior to the start of class. We cannot guarantee space will be available if we do not receive your signed enrollment agreement less than 30 days before the start of your class.

AIM will admit students from other countries provided they meet our admission requirements. AIM does not offer visa services and we do not vouch for student status. All students are expected to comprehend English at the High School level and the lessons being taught. This will be determined by the Chief Academic Officer during the initial interview. Non-English speakers must provide proof of language proficiency in the form of TOEFL test results. Ability-to-benefit students are not accepted for the Massage Therapy program (520 hours).

Admission Standards:

All students interested in enrolling in any course must be 18 years of age and hold a High School diploma or State's equivalency. Massage training involves physical activity. All incoming students are expected to be in good health and fully capable of performing the required movements involved in massage therapy. Students are expected to give and receive massages. Additionally, all courses and course material will be presented in English only. English level competency is documented with evidence of High School graduation or equivalency. Each student will be expected to comprehend the material and presentations in English only. No additional assistance can be given in any other language.

- Andaman Institute of Massage has not entered into an articulation or transfer agreement with any other institution.
- This institution does not award credit for satisfactory completion of CLEP or other comparable examinations. No Ability to Benefit Students will be admitted.

Admission Standards:-Transfer of Credits:

AIM does not guarantee transfer of credit either to or from this institution. Students who wish to have a previous school credit applied to any AIM program must first submit official transcripts before they begin their training program. AIM will only accept transfer credits from CAMTC approved schools. Students are strongly encouraged to submit documents early to ensure credits can be applied.

Students must have successfully passed the applicable course with a grade of "C" or 70% or better to be considered. In order to receive transfer credit for a particular course, the course must be equivalent in content to the AIM course and must have an equal or greater number of clock hours. Transfer credit will only apply to coursework that was completed within the past 5 years. It is at the discretion of AIM's Chief Academic Officer to evaluate a student's previous training and award credit to our programs. Students are required to complete at least 60% of their total class hours at our institution in order to graduate.

Andaman Institute of Massage (AIM) makes no claim to offer student services other than the classroom instruction for Massage Therapist. Additionally, AIM does not offer job placement services for our students.

Retention of Student Records:

All student records are retained at the main office location for a minimum of 5 years. Student transcripts are kept indefinitely. Students may request official copy of their transcript free of charge. Additional copies will be charged at \$15.00 per copy. In order to receive the transcript, the student must not have any outstanding balance due.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at Andaman Institute of Massage is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate you earn in your educational program (Massage Therapist) is also at the complete discretion of the institution to which you may seek to transfer. If the certificate that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution.

For this reason you should make certain that your attendance at AIM will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Andaman Institute of Massage to determine if your certificate will transfer.

Instruction Methods:

Our teaching method include traditional classroom lecture, hand-outs, multi-media, class discussion, and hands-on practice. Students are assigned textbooks and periodicals to complete their study. Clinical work is also required.

Eligibility for licensure:

Students that successfully complete the 520 hour Massage Therapy program and have paid all course fees in full will receive a graduate certificate. Graduates from AIM are eligible to apply to the California Massage Therapy Council (CAMTC) for licensure.

In order to obtain certification as a massage therapist, CAMTC requires an applicant submit a written application and provide satisfactory evidence that he or she meets all of the following requirements:

- Applicants must be 18 years or older
- The applicant has successfully completed the curricula in massage and related subjects totaling a
 minimum of 520 hours in massage therapy. Of the 520 hours, a minimum of 125 hours of
 instruction shall address anatomy and physiology, contraindications, health and hygiene, and
 business and ethics.
- All of the 520 hours shall be from schools approved by the council.
- The applicant has passed a massage and bodywork competency assessment examination that meets generally recognized psychometric principles and standards and that is approved by the council. The successful completion of this examination may have been accomplished before the date the council is authorized by this chapter to begin issuing certificates.
- The applicant has successfully passed a background investigation pursuant to Section 4606, and has not violated any of the provisions of this chapter.
- All fees required by the council have been paid in full.

Students are encouraged to read the full text requirements which can be found at www.camtc.org or by calling CAMTC direct @ (916) 669-5336.

Attendance and/or graduation from a California Massage Therapy Council approved school does not guarantee certification by CAMTC. Applicants for certification shall meet all requirements as listed in California Business and Professions code sections 4600 et. Seq.

A student of any member of the public with questions that have not been satisfactorily answered by the school or who would like to file a complaint about the school may contact the California Massage Therapy Council at: One Capitol Mall, Suite 320, Sacramento, CA95814, www.camtc.org, Phone (916) 669-5336, or fax (916) 669-5337.

Accreditation:

Andaman Institute of Massage is not accredited by an accrediting agency recognized by the United States Department of Education. Graduates from our programs are eligible to take an examination for certification from California Massage Therapy Council (CAMTC). A degree program that is unaccredited or a degree program from an unaccredited institution is not recognized for some employment positions, including, but not limited to, the State of California. Also, a student enrolled in an unaccredited institution is not eligible for federal financial aid.

Attendance:

At AIM, we believe in order to reach the full benefit of our programs, students must be actively engaged. Daily attendance is required for all courses.

Tardiness is not allowed, it disrupts the instructor and students may miss key information. All students are expected to be in class and ready to participate at the appointed time. AIM does not offer distance education.

Due to strict attendance requirements from the state licensing board, students must attend, at minimum, 85% of the assigned class hours to receive credit. Excessive absences may result in a student receiving an "F" grade for the class. For an approved absence (i.e., accident, sickness, or death of relative), the student is expected to make a reasonable attempt to notify the school as soon as possible. An advanced written notice is preferred, but circumstances may arise that make this impossible.

Approved absence may require make up assignment; all missed class hours with the instructor at our facilities. Make up work will be assigned and it is the student's responsibility to complete the work and submit it for credit. Additional fees may be assessed to the student for make-up hours.

CAMTC requires: Students must have a minimum of 500 hours of education from CAMTC approved schools. Of the 500 hours, a minimum of 100 hours must be in the core subjects of anatomy and physiology, contraindications, health and hygiene, and business and ethics.

Hygiene, Dress Code, and Draping Policy:

Students are expected to maintain a high standard of personal hygiene while attending classes and during their clinical time with customers. Students should be freshly showered with finger nails short, clean; hair should be clean and neatly tied up so that it doesn't hang below the shoulders. Please do not wear perfumes or cologne to class. AIM encourages students to wear professional attire that allows for freedom of movement. Additionally, AIM requires students to wear properly fitting clothes, no short cutoffs, holes in clothes, or revealing cleavage. Please refrain from wearing any piercing on your face during internship hours. AIM's establishes a draping policy to protect the client's privacy, provide a protective barrier, and aid in warming the client. The students drape each other and clinic clients with a clean flat sheet over entire body prior to massage. The student only undrapes the area of the body that they are massaging at that time.

Housing:

This institution has no responsibility to find or assist a student in funding housing. This institution does not operate dormitories or other housing facilities, nor does it provide assistance or have any responsibility to assist students in finding housing. Housing in the immediate area is available in two story walkup and garden apartments. Monthly rent for a one bedroom unit is approximately \$900 a month. (www.apartmentguide.com)

Complaints:

A student or any member of the public may file a complaint about this Institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form which can be obtained on the bureau's internet web site www.bppe.ca.gov.

Students Rights / Grievance Policy:

Here at AIM, we value and respect every student and will work hard to make their learning experience rich and rewarding. We understand that from time to time a student may wish to file a complaint and we have developed a grievance procedure to formally address student' concerns. Any student has the right to file an informal grievance or a formal grievance towards any faculty or instructor.

Informal Grievance Procedure:

- The student initiates the procedure by requesting a discussion either verbally or in writing with an instructor or any member of AIM Staff.
- The staff member will listen to the grievance and attempt to resolve the situation in an agreeable fashion. Goals and a timeline will be clearly discussed and the student will have clear guidance on how the situation will be resolved.
- If the student is not satisfied, he or she may then request a Formal Grievance to be filed.

Formal Grievance Procedure

- All formal grievances will be in writing. The student will prepare a written statement
 which will explain the situation and the individuals involved. It will include dates and any
 remedies taken to rectify the situation. This is submitted to the Chief Academic Officer
 who will be involved with the grievance until it is remedied.
- The Chief Academic Officer will gather any additional information from the instructors and anyone else directly involved. At the Chief Academic Officer's discretion, the student may be called in for an interview.
- After the investigation is complete, the Academic Officer will notify the student in writing regarding the final outcome of the grievance. This decision will be written to the student within 10 days of receiving the formal grievance.
- If the student is still not satisfied, He/she may file a complaint with the Bureau for Private Postsecondary Education whose phone number and web-address is found in the above section titles "Complaints".
- All Grievances are logged and recorded. Any staff recommendations for improvement are communicated in writing to staff and/or administrators.

Leave Of Absence:

Should circumstances be such that a leave of absence is to be requested, a student must submit a request for a leave of absence to the main campus:

Andaman Institute of Massage 3108 San Luis Rey Rd., Oceanside, CA 92058

The written notice must contain a statement of the nature of the request. At the discretion of the Chief Academic Officer, a leave may be granted for a reasonable time, as warranted by the circumstances. If a student repeatedly resorts to the use of a leave of absence, and if such applications show a pattern of delays, or should the issuance of a leave of absence be such that it would significantly interfere with the planned completion of a program of study, the Chief Academic Officer may, in his/her sole discretion, dismiss a student from the program and issue the appropriate refunds as may be required.

Cancellation and Refund Policy:

- 1. You have the right to cancel your agreement for a program of instruction, without any penalty or obligations, through attendance at the first class session or the seventh calendar day after enrollment, whichever is later. After the end of the cancellation period, you also have the right to stop school at any time; and you have the right to receive a pro rata refund if you have completed 60 percent or less of the scheduled hours in the current payment period in your program through the last day of attendance.
- 2. Cancellation may occur when the student completes and signs AIM's CANCELLATION FORM (CAN-001).
- 3. If the Enrollment Agreement is cancelled the school will refund the student any money he/she paid, less a registration or administration fee not to exceed \$35.00, and less any deduction for equipment not returned in good condition, within 45 days after the notice of cancellation is received.
- 4. If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

Student Withdrawals:

You may withdraw from the school at any time after the cancellation period (described above) and receive a pro rata refund if you have completed 60 percent or less of the scheduled hours in the current payment period in your program through the last day of attendance. A notice of cancellation for the current term or from the school shall be in writing using the AIM cancellation form (CAN-001)and submitted to the school administrative office, 3108 San Luis Rey Rd. Oceanside, CA 92058. The student may request and receive a copy of this form from the instructor or any school employee. The refund will be less a registration or administration fee not to exceed \$35.00, and less any deduction for equipment not returned in good condition, within 45 days of withdrawal. If the student has completed more than 60% of the period of attendance for which the student was charged, the tuition is considered earned and the student will receive no refund.

For the purpose of determining a refund under this section, a student shall be deemed to have withdrawn from a program of instruction when any of the following occurs:

• The student notifies the institution of the student's withdrawal or as of the date of the student's withdrawal, whichever is later.

- The institution terminates the student's enrollment for failure to maintain satisfactory progress; failure to abide by the rules and regulations of the institution; absences in excess of maximum set forth by the institution; and/or failure to meet financial obligations to the School.
- The student has failed to attend class for three (3) consecutive weeks.
- The student fails to return from a leave of absence.

For the purpose of determining the amount of the refund, the date of the student's withdrawal shall be deemed the last date of recorded attendance. The amount owed equals the daily charge for the program (total institutional charge, minus non-refundable fees, divided by the number of hours in the program), multiplied by the number of hours scheduled to attend, prior to withdrawal. For the purpose of determining when the refund must be paid, the student shall be deemed to have withdrawn at the end of three (3) consecutive weeks. If the student has completed more than 60% of the period of attendance for which the student was charged, the tuition is considered earned and the student will receive no refund.

If any portion of the tuition was paid from the proceeds of a loan or third party, the refund shall be sent to the lender, third party or, if appropriate, to the state or federal agency that guaranteed or reinsured the loan. Any amount of the refund in excess of the unpaid balance of the loan shall be first used to repay any student financial aid programs from which the student received benefits, in proportion to the amount of the benefits received, and any remaining amount shall be paid to the student. If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

Student Probation:

The Chief Academic Officer may place a student on academic probation if the student is not making satisfactory academic progress as per this institution's published policy. The student's grade point average will be monitored at the end of each enrollment period as the grades are posted. Should the student's GPA fall below that required for graduation, a student may be placed on academic probation. This will result in a formal advisory, which will be sent to the student by mail, explaining the reason for the probation. If the student wishes to appeal the formal advisory, the student is to submit a written request for an administrative academic review to the school main campus:

Andaman Institute of Massage 3108 San Luis Rey Rd., Oceanside, CA 92058

After the completion of the currently enrolled term, the student will have two additional modules of instruction to bring his or her grade point average up to or exceeding the minimum standard of the institution. Thereafter, the student's failure to achieve satisfactory academic progress may result in dismissal from the program. The Chief Academic Officer will offer assistance in locating a suitable tutor, should such service be requested by the student. Any student seeking a tutor is financially responsible for the cost of all such tutoring.

Student Dismissal:

AIM reserves the right to dismiss or terminate a student for cheating or any inappropriate acts. This includes, but is not limited to, falsifying course work, inappropriate acts of a sexual nature, abusive or threatening behavior, and possession or under the influence of a controlled substance. Termination under these circumstances will be immediate and the student may be asked to leave this facility immediately. Additionally, a student can be dismissed for failure to meet his/her financial responsibility to this institution.

Staff
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Administrators:

Rod Billups, Chief Executive Officer, He brings with him, more than 25 years in Business Development. He spent the majority of his career cultivating international businesses having travelled to 26 Countries. Rod spent 2 years in Thailand where he was introduced to the art of massage healing.

Suporn Billups, Chief Operating Officer, Suporn is trained in the art of massage from Phuket, Thailand. She brought that love of massage to San Diego, Ca and opened three successful businesses over the past 5 years. She now manages AIM as our COO. Her drive and customer focused attitude is what sets her apart from many in her field.

Richard Takahashi, CAO. Chief Academic Officer/ Massage Instructor. Richard joins our team as Chief Academic Officer and Massage Instructor. Richard has been a licensed massage instructor for 5+ years. He also holds a teaching Holistic Health Practitioner certification and has been helping students grow academically. He enjoys giving massages at a near-by Chiropractor's office. He is skilled in Circulatory, Deep Tissue, and Sports massages as well as several other modalities.

Faculty:

Charles Celeste. Massage Instructor. MBA degree plus over 15 years of professional experience in administration in wellness-related industries. Charles bring a wealth of knowledge and passion to our institute as a instructor in Sports, Deep Tissue, and Circulatory.

Bill Redmond, Massage Instructor Bill has been instructing students for more than 10 years. He brings his experience in several Eastern modalities that complement our curriculum. AIM's goal is to train students in a wide variety of techniques to prepare them for employment. Bill is a great addition to our team.

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Course Descriptions

Program:

Massage Therapist – 520 Hours

The Massage Therapist 520 hour program is designed to teach students the basic skills along with more advanced modalities generally requested from employers. Student will be required to bring their own oils and linens. Students should dress in a manner that is clean, comfortable, and allows freedom of movement. Upon completion, the Massage Therapist Course meets the required course hours needed for California state certification. The 520 hour of training include:

Code:	Course Description	Clock Hours Required	
MT-100	Circulatory Massage	100	
MT-101	Body systems, Anatomy, and Physiology	100	
MT-110	Business & Ethics	30	
MT-112	Kinesiology & Pathology	40	
MT-201	Sports Massage	60	
MT-202	Reflexology	20	
MT-210	Deep Tissue Massage	50	
MT-220	Thai Massage	60	
MT-230	Tui-Na	60	

Course Tuition and Fees:

All charges listed are for this current catalog only and subject to change. Students should request the latest copy of our catalog for the most current schedule and fees. All fees are due prior to the first day of class.

	TOTAL FEES PAYABLE	\$5090.00
•	STRF	
•	Tuition	\$4990.00
•	Enrollment Fee (non-refundable)	\$100.00

Miscellaneous Fees:

In addition to the required fees above, additional fees may be incurred, but are not required, during the course of the program. These fees are listed below.

Massage oils = \$2.00 per 16oz bottle.	• Linens = \$10.00 per sheet
 Scrub Shirts = \$18.00 in limited colors and sizes 	 Private tutoring = \$25.00 per hour with Instructor.
Replacement Certificate or Transcript= \$15.00	\$25.00 fee for cancelled checks.

Course completion and graduate requirements:

Students who successfully complete courses or programs will receive a certificate of completion. This certificate will include the course title and code along with the numbers of clock hours completed. Students must score a minimum of 60% any given written and practical examinations. Students must maintain a cumulative Grade Point Average (GPA) of 70% or a 'C' average to successfully complete a program. Additionally, clinical work is hands-on massage treatment supervised and evaluated by our instructors. Clinical work or other hands-on examinations are graded Pass/Fail.

Grading System is shown below:

A = 90 – 100%	Excellent Performance.
B = 80 – 89%	Above Average Performance
C = 70 – 79%	Average Performance
D = 60 - 69%	Passing, Less than Average Performance
F = 59% and below	Failing Performance
W =	Withdrawal
TC=	Transfer Credit
INC =	Incomplete
Pass or Fail	

MT-100 Circulatory massage:

This course introduces students to the basic skills needed in massage therapy. Students will learn basic muscle manipulation. This course is the foundation for many other courses. There are no prerequisites for this course.

MT-101 Body systems, Anatomy, and Physiology

This course teaches human anatomy focusing on human muscles, nervous systems, and bone structure and how these systems interact. This course delves into an overview of the human body system and their interworking function.

MT-110 Business & Ethics

This course discusses ethics and professionalism in the work-place. Topics will include preventing inappropriate advances and contact of a sexual nature. The second topic discussed in this course is an introduction to licensing and insurance required for massage therapists and salon owners.

MT-112 Kinesiology & Pathology

Topics including joint movement (Kinesiology) along with introducing common human diseases (Pathology). Pathology deals with changes in tissues/organs as manifestations of various disease conditions

MT-201 Sports Massage:

This course deals with massage treatment for active individuals who perform at a high level of physical activity and flexibility. We will teach specific sports massage techniques that can also be applied for someone seeking relief from minor muscle fatigue.

MT-202 Reflexology

Students learn and practice the traditional form of hand and foot reflexology. It is based on zones that reflect an image of the body on the feet and hands.

Deep Tissue Massage

MT-210

Students learn how deep tissue massage focuses on the layers of muscle tissues in an effort to release tension. The massage uses many of the same strokes as classic message therapy, with the main difference lying in the fact that a deep tissue massage involves slower movements and the application of greater pressure.

MT-230 TUI NA

Tui Na (push and grasp) is a Chinese form of massage which features primarily grasping, pressing penetrating, and rubbing methods that are used to stimulate acupoints. This technique activates the channels and collateral of Qi energy systems of the body.

MT-220 Thai Massage

Students learn the fundamental concepts, history, and philosophy of Ayurveda, the ancient Indian healing system in which Thai Massage has its historical roots, along with practical methods of applying Ayurvedic knowledge to deepen the therapeutic quality of Thai Massage practice.

Financial aid: AIM does not participate in any federal or state financial aid programs. Payment for the program is expected in full prior to the 1st day of class. During the initial consultation, our AIM staff will discuss the available options.

Student Loans: If a student obtains a loan to pay for an educational program, the student will have to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student receives federal student financial aid funds, the student is entitled to a refund of the money not paid from the federal financial aid funds.

Bankruptcy: This institution has no pending petition in bankruptcy, and has not filed bankruptcy in the last 5 years that would result in reorganization under chapter 11 of the United States Bankruptcy Code.

Student Tuition Recovery Fund (STRF)

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program."

It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

- 1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
- 2. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
- 3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
- 4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.

- 5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
- 6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
- 7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans. To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF. A student whose loan is revived by a loan holder or debt collector after a period of non-collection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law. However, no claim can be paid to any student without a social security number or a taxpayer identification number."